

United States Bankruptcy Court NORTHERN District of ILLINOIS		Voluntary Petition								
Name of Debtor (if individual, enter Last, First, Middle): <b>Povolo, Lori J.</b>		Name of Joint Debtor (Spouse)(Last, First, Middle):								
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>NONE</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>8586</b>		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):								
Street Address of Debtor (No. & Street, City, and State): <b>3501 Fox Hill Aurora IL</b>		Street Address of Joint Debtor (No. & Street, City, and State):								
		ZIPCODE <b>60504</b>								
County of Residence or of the Principal Place of Business: <b>DuPage</b>		County of Residence or of the Principal Place of Business:								
Mailing Address of Debtor (if different from street address): <b>SAME</b>		Mailing Address of Joint Debtor (if different from street address):								
		ZIPCODE								
Location of Principal Assets of Business Debtor (If different from street address): <b>NOT APPLICABLE</b>		ZIPCODE								
<b>Type of Debtor</b> (Form of organization)  (Check <b>one</b> box.)	<b>Nature of Business</b>  (Check <b>all</b> applicable boxes.)	<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)								
<input checked="" type="checkbox"/> Individual (includes Joint Debtors)	<input type="checkbox"/> Health Care Business	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding								
<input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)	<input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding								
<input type="checkbox"/> Partnership	<input type="checkbox"/> Railroad	<input checked="" type="checkbox"/> Chapter 13								
<input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and provide the information requested below.)	<input type="checkbox"/> Stockbroker									
<i>State type of entity:</i> <hr/>	<input type="checkbox"/> Commodity Broker									
	<input type="checkbox"/> Clearing Bank									
	<input type="checkbox"/> Nonprofit Organization qualified under 11 U.S.C. § 501(3)(c).									
<b>Filing Fee</b> (Check one box)		<b>Nature of Debts</b> (Check one box)								
<input checked="" type="checkbox"/> Full Filing Fee attached		<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business								
<input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)										
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official form No. 3A.										
<input type="checkbox"/> Filing fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.										
<b>Chapter 11 Debtors:</b>										
<b>Check one box:</b>										
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D).										
<input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).										
<b>Check if:</b>										
<input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.										
<b>Statistical/Administrative Information</b>										
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
THIS SPACE IS FOR COURT USE ONLY										
Estimated Number of Creditors	1- <b>49</b>	50- <b>99</b>	100- <b>199</b>	200- <b>999</b>	1,000- <b>5,000</b>	5,001- <b>10,000</b>	10,001- <b>25,000</b>	25,001- <b>50,000</b>	50,001- <b>100,000</b>	OVER <b>100,000</b>
Estimated Assets	\$0 to <b>\$50,000</b>	\$50,001 to <b>\$100,000</b>	\$100,001 to <b>\$500,000</b>	\$500,001 to <b>\$1 million</b>	\$1,000,001 to <b>\$10 million</b>	\$10,000,001 to <b>\$50 million</b>	\$50,000,001 to <b>\$100 million</b>	\$100,000,001 to <b>\$100 million</b>	More than <b>\$100 million</b>	
Estimated Debts	\$0 to <b>\$50,000</b>	\$50,001 to <b>\$100,000</b>	\$100,001 to <b>\$500,000</b>	\$500,001 to <b>\$1 million</b>	\$1,000,001 to <b>\$10 million</b>	\$10,000,001 to <b>\$50 million</b>	\$50,000,001 to <b>\$100 million</b>	\$100,000,001 to <b>\$100 million</b>	More than <b>\$100 million</b>	

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Lori J. Povolo</b>	
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b>		(If more than one, attach additional sheet)	
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b>		(If more than one, attach additional sheet)	
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy code. <b>X /s/ Richard S. Bass</b> <small>Signature of Attorney for Debtor(s)</small> _____ Date _____	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?  <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		<b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b> <input type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing)	
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b> <b>Venue</b> (Check any applicable box)			
<input type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principle assets in the United States in this District, or has no principle place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interest of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> <i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
<hr/> <small>(Name of landlord that obtained judgment)</small> <hr/> <small>(Address of landlord)</small>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Lori J. Povolo</b>
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X /s/ Lori J. Povolo</b>  Signature of Debtor</p> <p><b>X</b>  Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney)</p> <p>Date</p>		<b>Signature of a Foreign Representative</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documentation required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign proceeding is attached.</p> <p><b>X</b>  (Signature of Foreign Representative)</p> <p>(Printed name of Foreign Representative)</p> <p>(Date)</p>
<b>Signature of Attorney</b> <p><b>X /s/ Richard S. Bass</b>  Signature of Attorney for Debtor(s)</p> <p><b>Richard S. Bass 6189009</b>  Printed Name of Attorney for Debtor(s)</p> <p><b>Law Office of Richard S. Bass</b>  Firm Name</p> <p><b>2021 Midwest Road</b>  Address</p> <p><b>Oak Brook IL 60521</b></p> <p><b>630-953-8655</b>  Telephone Number</p> <p>Date</p>		<b>Signature of Non-Attorney Bankruptcy Petition Preparer</b> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.</p> <p>Printed Name and title, if any, of bankruptcy Petition Preparer</p> <p>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principle, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p><b>X</b></p> <p>Date  Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; Required by 18 U.S.C. § 156.</i></p>

In re Lori J. Povolo / Debtor Case No. \_\_\_\_\_  
 (if known)

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption		Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C		
3501 Fox Hill Aurora IL. (Debtor residence) residence) Current Payment OUTSIDE The Plan	Debtor residence.		\$ 210,000.00	\$ 210,000.00
No continuation sheets attached		<b>TOTAL \$</b> (Report also on Summary of Schedules.)	210,000.00	

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	
			Husband--H Wife--W Joint--J Community--C	
1. Cash on hand.		<i>Cash</i> <i>Location: In debtor's possession</i>		\$ 50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	<i>Checking: Chase Bank</i> <i>Location: In debtor's possession</i>		\$ 300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.	X	<i>Misc used household goods and furnishings</i> <i>Location: In debtor's possession</i>		\$ 2,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Misc used personal items, books and pictures</i> <i>Location: In debtor's possession</i>		\$ 500.00
6. Wearing apparel.	X	<i>Misc used personal clothing</i> <i>Location: In debtor's possession</i>		\$ 500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>401K Pension-Retirement Plan</b> <i>Location: In debtor's possession</i>		\$ 2,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>2005 Tax refund</b> <i>Location: In debtor's possession</i>		\$ 3,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles.	X			
26. Boats, motors, and accessories.	X			

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

In re

Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$125,000.

(Check one box)

11 U.S.C. § 522(b) (2):

11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
<i>3501 Fox Hill Aurora IL.</i>	<i>735 ILCS 5/12-901</i>	\$ 15,000.00	\$ 210,000.00
<i>Cash</i>	<i>735 ILCS 5/12-1001 (b)</i>	\$ 50.00	\$ 50.00
<i>Checking: Chase Bank</i>	<i>735 ILCS 5/12-1001 (b)</i>	\$ 300.00	\$ 300.00
<i>Misc used household goods and furnishings</i>	<i>735 ILCS 5/12-1001 (b)</i>	\$ 2,000.00	\$ 2,000.00
<i>Misc used personal items, books and pictures</i>	<i>735 ILCS 5/12-1001 (a)</i>	\$ 500.00	\$ 500.00
<i>Misc used personal clothing</i>	<i>735 ILCS 5/12-1001 (a)</i>	\$ 500.00	\$ 500.00
<i>401K Pension-Retirement Plan</i>	<i>735 ILCS 5/12-1006</i>	\$ 2,000.00	\$ 2,000.00
<i>2005 Tax refund</i>	<i>735 ILCS 5/12-1001 (b)</i>	\$ 1,650.00	\$ 3,000.00

FORM B6D (10/05) West Group, Rochester, NY

In re Lori J. Povolo / Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number <i>(See Instructions Above)</i>	c o d e b t o J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Amount of Claim Without Deducting Value of Collateral			Unsecured Portion, if any
			C o n t i n g e n t	U n l i q u a t e d	D i s p u t e d	
Account No: <b>2732</b>	X	J 2005-06  Junior Mortgage Arrears 3501 Fox Hill Aurora IL. (Arrears to be paid INSIDE The Plan)  Value: \$ 210,000.00			\$ 10,000.00	\$ 10,000.00
Creditor # : 1 <i>Chase Home Mortgage</i> Attn: Bankruptcy Dept PO Box 830016 Baltimore MD 21283-0016						
Account No: <b>2732</b>	X	J 2003  Junior Mortgage 3501 Fox Hill Aurora IL. (Current Junior Mortgage Payment is OUTSIDE the Plan)  Value: \$ 210,000.00			\$ 55,000.00	\$ 22,155.00
Creditor # : 2 <i>Chase Home Mortgage</i> Attn: Bankruptcy Dept PO Box 830016 Baltimore MD 21283-0016						
Account No:	X	J 2004  Notice to attorney 3501 Fox Hill Aurora IL. (DuPage County Foreclosure 04 CH 1737)  Value: \$ 210,000.00			\$ 0.00	\$ 0.00
Creditor # : 3 <i>Freedman, Anselmo Lindberg et</i> Acct: JP Morgan Chase 1807 Diehl Rd. #333 Naperville IL 60563-1890						
Account No: <b>7206</b>	X	J 2004-06  Mortgage Arrears 3501 Fox Hill Aurora IL. Arrears to be paid INSIDE The Plan Acct: 5577206  Value: \$ 210,000.00			\$ 25,000.00	\$ 0.00
Creditor # : 4 <i>Wells Fargo Home Mortgage</i> Attn Bankruptcy Dept 1 Home Camus (X2501-01T) Des Moines IA 50330-0001						
1 continuation sheets attached					Subtotal \$ (Total of this page)	90,000.00
					Total \$ (Use only on last page)	

FORM B6D (10/05) West Group, Rochester, NY

In re Lori J. Povolo / Debtor Case No. \_\_\_\_\_  
(if known)

## SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above)	c o d e b t o r C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Amount of Claim Without Deducting Value of Collateral			Unsecured Portion, if any	
			C o n t i n g e n t	U n l i q u e n t	D i s p u t e d		
Account No: <b>7206</b>	X	<p><b>2003</b></p> <p><b>Mortgage</b></p> <p><b>3501 Fox Hill Aurora IL.</b> <b>(Current Payment OUTSIDE The Plan) Acct: 5577206</b></p> <p>Value: <b>\$ 210,000.00</b></p>				<b>\$ 152,155.00</b>	<b>\$ 0.00</b>
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							

Sheet No. 1 of 1 continuation sheets attached to Schedule of Creditors  
Holding Secured Claims

Subtotal \$ (Total of this page)	<b>152,155.00</b>
Total \$ (Use only on last page)	<b>242,155.00</b>

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**No continuation sheets attached**

FORM B6F (10/05) West Group, Rochester, NY

In re Lori J. Povolo \_\_\_\_\_ / Debtor Case No. \_\_\_\_\_

Case No. \_\_\_\_\_

(if known)

**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code And Account Number (See instructions above.)	Code t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Amount of Claim without deduction value of collateral		
			Continuing entry	Unique id ated	Disputed
Account No: 8036 <i>Creditor # : 1 Capital One Attn Bankruptcy Dept PO Box 30285 Salt Lake City UT 84130-0285</i>		H--Husband W--Wife J--Joint C--Community			\$ 2,500.00
Account No: 3461 <i>Creditor # : 2 Carson Pirie Scott Attn Collection Dept PO Box 17633 Baltimore MD 21297-1633</i>		2000-05 <i>Credit Account</i>			\$ 250.00
Account No: 5950 <i>Creditor # : 3 CitiFinancial Service Acct: Bankruptcy Dept 1165 N. Farnsworth Aurora IL 60505</i>		2005 <i>Credit Account</i>			\$ 2,400.00
Account No:					

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112 ; Fed.Bankr.P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<b>Mark Povolo</b>	<i>Chase Home Mortgage Attn: Bankruptcy Dept PO Box 830016 Baltimore MD 21283-0016</i>  <i>Chase Home Mortgage Attn: Bankruptcy Dept PO Box 830016 Baltimore MD 21283-0016</i>  <i>Freedman, Anselmo Lindberg et Acct: JP Morgan Chase 1807 Diehl Rd. #333 Naperville IL 60563-1890</i>  <i>Wells Fargo Home Mortgage Attn Bankruptcy Dept 1 Home Camus (X2501-01T) Des Moines IA 50330-0001</i>  <i>Wells Fargo Home Mortgage Attn Bankruptcy Dept 1 Home Camus (X2501-01T) Des Moines IA 50330-0001</i>

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: <i>Divorced</i>	DEPENDENTS OF DEBTOR AND SPOUSE		
	RELATIONSHIP <i>son</i> <i>son</i> <i>son</i>	AGE <i>12yr</i> <i>7yr</i> <i>5yr</i>	
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	<i>Eyecare Advisor</i>		
Name of Employer	<i>Lens Crafters Corp</i>		
How Long Employed	<i>14 years</i>		
Address of Employer	<i>1298 Fox Valley Dr</i> <i>Aurora IL 60505</i>		
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE	
1. Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ <i>1,950.00</i>	\$ <i>0.00</i>	<i>0.00</i>
2. Estimated Monthly Overtime	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
3. SUBTOTAL	\$ <i>1,950.00</i>	\$ <i>0.00</i>	<i>0.00</i>
4. LESS PAYROLL DEDUCTIONS			
a. Payroll Taxes and Social Security	\$ <i>400.83</i>	\$ <i>0.00</i>	<i>0.00</i>
b. Insurance	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
c. Union Dues	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
d. Other (Specify): <i>Ex-spouse (residing w/debtor)</i>	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <i>400.83</i>	\$ <i>0.00</i>	<i>0.00</i>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <i>1,549.17</i>	\$ <i>0.00</i>	<i>0.00</i>
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
8. Income from Real Property	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
9. Interest and dividends	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
11. Social Security or other government assistance Specify: <i>Ex-spouse (residing w/debtor)</i>	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
12. Pension or retirement income	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>0.00</i>
13. Other monthly income			
Specify: <i>Ex-spouse (residing w/debtor)</i>	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>2,675.00</i>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <i>0.00</i>	\$ <i>0.00</i>	<i>2,675.00</i>
15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ <i>1,549.17</i>	\$ <i>0.00</i>	<i>2,675.00</i>
16. TOTAL COMBINED MONTHLY INCOME:	\$ <u><i>4,224.17</i></u>	(Report also on Summary of Schedules)	
17. Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:			

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,386.00
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	50.00
c. Telephone	\$	60.00
d. Other <b>Junior Mortgage</b>	\$	455.00
Other	\$	0.00
Other	\$	0.00
3. Home maintenance (Repairs and upkeep)	\$	30.00
4. Food	\$	425.00
5. Clothing	\$	60.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	180.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	45.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	55.00
e. Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other: <b>Auto repair &amp; upkeep</b>	\$	40.00
c. Other: <b>Pet care &amp; vet bills</b>	\$	20.00
d. Other: <b>Personal care items</b>	\$	30.00
14. Alimony, maintenance, and support paid to others		0.00
15. Payments for support of additional dependents not living at your home		0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		0.00
17. Other: <b>Significant other auto &amp; bills</b>	\$	350.00
Other: <b>School expense, books, uniform</b>	\$	20.00
Other: <b>Newspapers, subscription misc</b>	\$	30.00
18. TOTAL MONTHLY EXPENSES(Report also on Summary of Schedules)	\$	3,416.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	4,224.17
b. Total monthly expenses from Line 18 above	\$	3,416.00
c. Monthly net income (a. minus b.)	\$	808.17

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re *Lori J. Povolo*

Case No.  
Chapter **13**

/ Debtor

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	<b>Yes</b>	<b>1</b>	\$ <b>210,000.00</b>		
B-Personal Property	<b>Yes</b>	<b>3</b>	\$ <b>8,350.00</b>		
C-Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D-Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		\$ <b>242,155.00</b>	
E-Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>1</b>		\$ <b>0.00</b>	
F-Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>1</b>		\$ <b>5,150.00</b>	
G-Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H-Codebtors	<b>Yes</b>	<b>1</b>			
I-Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>4,224.17</b>
J-Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			\$ <b>3,416.00</b>
TOTAL			\$ <b>218,350.00</b>	\$ <b>247,305.00</b>	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re *Lori J. Povolo*

Case No.  
Chapter 13

\_\_\_\_\_  
/ Debtor

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)**  
[Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

The forgoing information is for statistical purposes only under 28 U.S.C. § 159.

In re Lori J. Povolo

/ Debtor

Case No. \_\_\_\_\_

(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: \_\_\_\_\_

Signature /s/ Lori J. Povolo  
Lori J. Povolo

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:*Lori J. Povolo*

Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

**1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

<i>Year to date:</i> \$1,700.00 appr	<i>Wages from employment (2006)</i>
<i>Last Year:</i> \$24,081.00	<i>Same (2005)</i>
<i>Year before:</i> \$18,339.00	<i>Same (2004)</i>

**2. Income other than from employment or operation of business**

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

**3. Payments to creditors**

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency.(Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

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b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

**NONE**

**4. Suits and administrative proceedings, executions, garnishments and attachments**

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<i>Wells Fargo Financial vs. Lori Povolo et al 04 CH 1737</i>	<i>Foreclosure</i>	<i>DuPage County Illinois</i>	<i>Judgment entered and sale date set for 2/2/06</i>

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

**5. Repossessions, foreclosures and returns**

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<i>Name: Wells Fargo Home Loans Address: See Creditor Schedule D</i>	<i>2004</i>	<i>Description: 3501 Fox Hill Aurora IL. 60504 Value: \$210,000.00</i>

**6. Assignments and receiverships**

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE**

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

## 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

## 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

## 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: Richard S. Bass Address: 2021 Midwest Road Oak Brook, IL 60521</i>	<i>Date of Payment: Payor: Lori J. Povolo</i>	<i>\$411.00</i>

## 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NONE

## 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

## 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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## 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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## 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NONE

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## 15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

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## 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

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## 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

**18. Nature, location and name of business**

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NONE

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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NONE

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b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NONE

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NONE

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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NONE

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**20. Inventories**

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

NONE

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b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NONE

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**21. Current Partners, Officers, Directors and Shareholders**

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NONE

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b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NONE

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**22. Former partners, officers, directors and shareholders**

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NONE

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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NONE

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**23. Withdrawals from a partnership or distribution by a corporation**

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NONE

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**24. Tax Consolidation Group.**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NONE

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**25. Pension Funds.**

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NONE

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date \_\_\_\_\_

Signature /s/ Lori J. Povolo

Date \_\_\_\_\_

of Joint Debtor  
(if any)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re *Lori J. Povolo*

Case No.  
Chapter **13**

/ Debtor

Attorney for Debtor: ***Richard S. Bass***

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:

a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . .	\$ <b>2,800.00</b>
b) Prior to the filing of this statement, debtor(s) have paid . . . . .	\$ <b>411.00</b>
c) The unpaid balance due and payable is . . . . .	\$ <b>2,389.00</b>
3. \$ **189.00** of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and  
***None other***
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and  
***None other***
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
***None***
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:  
***None***

Dated: Respectfully submitted,

X /s/ *Richard S. Bass*  
Attorney for Petitioner: ***Richard S. Bass***  
***Law Office of Richard S. Bass***  
***2021 Midwest Road***  
***Oak Brook IL 60521***

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re *Lori J. Povolo*

Case No.  
Chapter 13

/ Debtor

Attorney for Debtor: *Richard S. Bass*

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: \_\_\_\_\_

*/s/ Lori J. Povolo*  
Debtor

Attn Bankruptcy Dept

PO Box 30285

Salt Lake City, UT 84130-0285

Carson Pirie Scott  
Attn Collection Dept  
PO Box 17633  
Baltimore, MD 21297-1633

Chase Home Mortgage  
Attn: Bankruptcy Dept  
PO Box 830016  
Baltimore, MD 21283-0016

CitiFinancial Service  
Acct: Bankruptcy Dept  
1165 N. Farnsworth  
Aurora, IL 60505

Freedman, Anselmo Lindberg et  
Acct: JP Morgan Chase  
1807 Diehl Rd. #333  
Naperville, IL 60563-1890

Wells Fargo Home Mortgage  
Attn Bankruptcy Dept  
1 Home Camus (X2501-01T)  
Des Moines , IA 50330-0001